

was the best thing that ever happened to me," according to Elsie. "We should enjoy the freedom, because we need to remember that we are lucky to live in such a wonderful nation."

Since arriving in Santa Rosa, Elsie Rich has been an active member and generous financial supporter of Congregation Beth Ami and the entire Jewish community. She is a woman of active participation and strong faith who always attends weekly services. Since Henry's death in 1976, Elsie's life has also included exercise classes, reading, cooking, discussing world affairs, using public transportation, and enjoying nearby casinos. For the last two years, she has been the oldest person to attend the Sonoma County Fair. Her upbeat energy and resilience have continued to inspire those around her.

Mr. Speaker, Elsie Rich's one hundredth birthday is a fitting occasion to remember, in her words, that "life is like a river. You have to go with your best stream and pick out what's best for you." Elsie has truly exemplified that approach.

#### SERIOUS QUESTIONS ON STAR WARS REMAIN

**HON. GEORGE MILLER**

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 19, 2001*

Mr. GEORGE MILLER of California. Mr. Speaker, I commend the following editorial to my colleagues that ran in the July 18, 2001, edition of the Contra Costa Times, a suburban newspaper which serves my 7th Congressional district in California. The Contra Costa Times has a circulation of 185,000 readers.

This editorial emphasizes a reality that should not be overlooked; the success of the recent missile defense test does nothing to change the fundamental arguments against deployment of a national missile defense system. Call it NMD, Star Wars II, or whatever you want. It still remains a bad idea that promises to divert needed funding toward a risky gambit that will certainly worsen our relations with our international partners and our own national security.

[From the Contra Costa Times (CA), July 18, 2001]

#### IT IS STILL A BAD IDEA

After the U.S. Military shot down a mock intercontinental ballistic missile Saturday night as part of its missile defense plan, a Pentagon spokesman urged everyone not to get too excited about it. "We've got a long road ahead," cautioned Lt. Gen Ronald Kadish, director of the Pentagon's Missile Defense Organization.

Let us translate that for you: Kadish is saying that the Pentagon intends to spend scads more of the taxpayers' dollars on this hare-brained scheme, a plan that, despite Saturday's apparent success, is unworkable, prohibitively expensive, does incalculable damage to international relations, and threatens to bring back the Cold War.

On Saturday, a prototype interceptor fired from Kwajalein Atoll in the Marshall Islands struck and destroyed a dummy warhead 140 miles above the Pacific. It was not seduced by a round, reflective decoy balloon sent up with the target. The test cost \$100 million. Two previous tests had failed.

Military backers of the test, in a self-congratulatory mood, were slapping each other

on the back after the hit. But the truth is that this test doesn't mean much militarily. The only decoy used for the test was easily identifiable and in the highly unlikely event that an enemy nation were to attack it would use multiple decoys shaped like real warheads.

Nor should anyone take the cost lightly. The Pentagon plans 17 more of these tests in the next 18 months. At \$100 million each, you're talking serious money. In a faltering economy, the United States does not have the cash to waste.

Additionally, continued work on the missile defense system will increase international tensions. Russia already is nervous at the prospect of the United States trying to make itself into the only superpower, and has been making threatening rumbles about building up its own military. As we have said before, these tests torpedo decades of work toward undoing the danger to the planet created by the proliferation of nuclear weapons.

In any event, the tests are pointless. The so-called rogue nations that the military complex says might attack—North Korea, Iran and Iraq are usually mentioned—are not going to send a missile against the United States or its allies, because they know it would invite nuclear annihilation. The memory of Hiroshima and Nagasaki remain in the world's collective consciousness.

Finally, these war games, which have the military capering over their computers like teen-agers playing "Space Invaders," do not address the way an enemy nation, organization or individuals actually would attack the United States: with weapons they could carry into the country. How about defending us against that?

We have said it before, and there is no reason to change our position: This so-called missile defense system is a dangerous, costly exercise in foolishness.

#### GAMBLING ATM AND CREDIT/DEBIT CARD REFORM ACT

**HON. JOHN J. LaFALCE**

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

*Thursday, July 19, 2001*

Mr. LaFALCE. Mr. Speaker, two years ago the National Gambling Impact Study Commission released the final report from its three-year study of gambling in the United States. The Commission took on one of the most difficult and divisive issues in America today and produced an extremely thoughtful report with more than 70 recommendations for changes in gambling policy. Unfortunately, none of the Commission's recommendations requiring federal legislation have yet been enacted by Congress.

I am today reintroducing legislation to implement one of the more important recommendations of the National Gambling Impact Study Commission to help lessen the potential financial losses of compulsive gambling for individuals and families. My legislation, the "Gambling ATM and Credit/Debit Card Reform Act", amends federal law to reduce the ready availability of cash and credit for gambling by removing credit card terminals, debit card point-of-sale machines, automated transfer machines (ATMS) and other electronic cash dispensing devices from the immediate area of gambling activities.

A major finding of the Commission is that America has been transformed during the past 20 years from a nation in which legalized

gambling was localized and limited to one in which it is almost omnipresent and a major economic and entertainment activity. Some form of legalized gambling is now permitted in 47 states and the District of Columbia. Thirty-seven states officially sponsor gambling through state lotteries. Americans now spend an estimated \$650 billion a year on legalized gambling—more than they spend on movies, records, theme parks, professional sports and all other forms of entertainment combined.

The Commission also found that while legalized gambling can produce positive economic benefits for the communities in which it is introduced, it also produces significant negative consequences for millions of individuals and families—consequences such as bankruptcy, crime, divorce, abuse and even suicide. A specific concern of the Commission has been the dramatic increase in problem and pathological gambling. Studies suggest that more than 5 million Americans are pathological or problem gamblers, and that another 15 million have been identified as "at-risk" or compulsive gamblers. The rapid growth of compulsive gambling has been particularly noticeable among women and includes growing numbers of teenagers.

The Commission identified the ready availability of cash and credit in and around gambling establishments as a major factor contributing to irresponsible gambling and to problem and pathological gambling behavior. Between forty and sixty percent of all money wagered by individuals in casinos, for example, is not physically brought into gambling facilities but is obtained by gamblers after their arrival. Much of this money derives from credit markers extended by casinos, but a sizable and growing portion involves cash derived from ATM and debit cards and cash advances on credit cards.

Credit cards, debit cards and ATMs have long been used within gambling resort hotels and near other gambling facilities. But their availability and use on gambling floors for purposes of making bets or purchasing playing chips was generally prohibited. This changed in 1996 when the New Jersey Casino Control Commission approved the use of credit card point-of-sale machines at gambling tables for direct purchases of playing chips and slot tokens. The action was immediately recognized by gambling experts as one of the "most potentially dramatic changes" in gambling in decades that would result in more impulse gambling by consumers and higher revenues for casinos. Since then, ATM machines have been moved from outside casinos and other gambling establishments to locations near gambling floors. Credit and debit card point-of-sale terminals have been installed directly at gambling tables.

Allowing gamblers to use credit or debit/ATM cards directly for gambling removes one of the last remaining checks on compulsive or problem gambling—the need to walk away to find more cash to gamble. This separation helps break the excitement of the moment and permits many gamblers to walk away. Providing immediate electronic cash transfers not only feeds compulsive behavior, but makes it easier for problem gamblers to bet all their available cash, draw down their bank accounts, and then tap into the available credit lines of their credit cards as well. Financial institutions become unwitting accomplices in encouraging gamblers to bet more money than they intended and more than most can afford.